Fill in this information to identify the case:

Debtor 1 Venita Despot

Debtor 2 ____________________
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-12784

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Bank N.A.

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 5 4 7 6

Date of payment change:
Must be at least 21 days after date of this notice: 08/13/2025

New total payment:
Principal, interest, and escrow, if any: $ 602.96

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☑ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ ________ **New escrow payment:** $ ________

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: ________% **New interest rate:** ________%

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No
☑ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: Computation of monthly payment in accordance with the credit agreement.

Current mortgage payment: $ 581.42 **New mortgage payment:** $ 602.96

Debtor 1 Venita Despot
First Name Middle Name Last Name

Case number (*if known*) 25-12784

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘/s/: Savannah Botello
Signature

Date 07/22/2025

Print: Savannah Botello
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company Citizens Bank N.A

Address One Citizens Bank Way JCA115
Number Street

Johnston RI, 02919
City State ZIP Code

Contact phone 1-888-492-1234

Email

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing *Notice of Mortgage Payment Change* was served on the following parties via CM/ECF or first class U.S. mail postage prepaid, as follows:

MICHAEL A. CIBIK
Attorney for Debtor(s)
Served via CM/ECF
help@cibiklaw.com

Venita Despot
921 E Vernon Rd
Philadelphia, PA 19150-3617

Debtor(s)

SCOTT F. WATERMAN
Chapter 13 Trustee
Served via CM/ECF

Dated: July 22, 2025

Savannah Botello

AMB3 07/22/25 BILL HISTORY INQUIRY - DETAIL 08:19:58 PAGE 1 OF 1
CUR
CTL2 060 CTL3 000 CTL4 0000 ACCT [redacted]5476 DESPOT VENITA
DUE DATE 08/13/25 DEFN B99 PMT HOLIDAY CODE N PRINT BILL HISTORY RECORD N

BILL DATE 07/21/25 BEG DATE 07/13/25 CURRENT DUE 602.96
CURRENT PAYOFF 101,405.13

FINANCIAL ID AND AMOUNT STATUS		SCHEDULED AMOUNT	ACTUAL AMOUNT
INT 01 C	INTEREST	602.96	602.96
FAF 00 C	ANNUAL FEE		
PRI 01 C	PRINCIPAL		
	TOTAL CURRENT DUE	602.96	602.96
INT 01 P	INTEREST		581.42
	TOTAL PAST DUE		581.42
	TOTAL DUE	602.96	1,184.38

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